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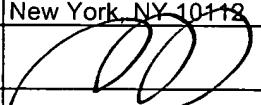
(to be used for all correspondence after initial filing)

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|--|----|------------------------|---------------------|
| | | Application Number | 09/886,486 |
| | | Filing Date | 06/22/2001 |
| | | First Named Inventor | Edward Hogan |
| | | Group Art Unit | 3621 |
| | | Examiner Name | Jalatee Worjoh |
| Total Number of Pages in This Submission | 12 | Attorney Docket Number | AP33454-070457.1023 |

ENCLOSURES (check all that apply)

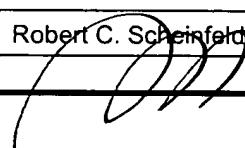
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| <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53 | | |
| Remarks <input type="checkbox"/> | | |

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

| | | |
|-------------------------------|--|--|
| Firm or Individual name | BakerBotts LLP 30 Rockefeller Plaza New York, NY 10112 | |
| Signature |  Att Name: Robert C. Scheinfeld PTO Reg: 31,300 | |
| Date | 01/31/05 | |

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BAKER BOTTS LLP

Attorney Docket Number: AP33454-070457.1023

Title: METHOD AND SYSTEM FOR CONDUCTING SECURE PAYMENTS OVER A COMPUTER NETWORK WITHOUT A PSEUDO OR PROXY ACCOUNT NUMBER

Use Space Below for Additional Information:



FILE NO. AP33454-070457.1023
PATENT

3621
JL

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Hogan, et al.

Serial No. : 09/886,486 Examiner : Jalatee Worjloh

Filed : 06/22/2001 Group Art Unit: 3621

For: AN IMPROVED METHOD AND SYSTEM FOR CONDUCTING
SECURE PAYMENTS OVER A COMPUTER NETWORK WITHOUT
A PSEUDO OR PROXY ACCOUNT NUMBER

AMENDMENT

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PTO Registration No

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Commissioner for Patents
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Dear Sir or Madam:

This paper is submitted in response to the non-final Office Action dated October 29, 2005,
for the above-identified patent application.

Amendments to the claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 6 of this paper.